Prepared by:
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## SUBSTITUTION OF TRUSTEE

Lot 57, Phase 1, Heritage Hills PUD, Sec 26, T-1-S, R-8-W, Plat Book 42, pages 7-8, Desoto Co., MS

STATE OF MISSISSIPPI COUNTY OF DESOTO

Grantor:

Wells Fargo Bank, NA s/b/m to Wells Fargo Home Mortgage, Inc. 8480 Stage Coach Circle Frederick, MS 21701

Grantee: Emily Kaye Courteau 2309 Oliver Road Monroe, LA 71201 318-330-9020

Pursuant to the provisions of that certain Deed of Trust executed on November 8th, 2003, by Frederick Taylor and Stephanie King n/k/a Stephanie Taylor, as joint tenants with right of survivorship, husband and wife 1066 Richland Dr Southhaven MS, 38671-6207, as Trustor, to Wells Fargo Escrow Co., LLC, as Trustee, for the benefit of Wells Fargo Home Mortgage, Inc. PO Box 10304 Des Moines, IA 50306-0304, as Beneficiary, recorded on 11/19/2003 in Book 1873, page 95 in the office of Chancery Clerk of DeSoto County, Mississippi; to secure an obligation under a Promissory Note in the amount of \$108,287.00. The undersigned, as present holder of the Note, does hereby remove Wells Fargo Escrow Co., LLC, as Trustee and does, pursuant to the [terms of the Deed of Trust] or [statute], hereby remove any Substitute Trustee or Trustees who may have been previously appointed in place of the original Trustee, and does hereby appoint and substitute Emily Kaye Courteau, of 2309 Oliver Rd, Monroe, Ouachita Parish, Louisiana 71201, to serve, effective immediately, as Substitute Trustee in the Deed of Trust, and to replace the Trustee named in the Deed of Trust. Said Substitute Trustee is qualified to serve as Trustee under the laws of this state.

The undersigned hereby revokes all other substitutions of trustee which it may have executed, appointed or filed in the past, giving and granting to said Substitute Trustee all the powers, duties and authority of the discharged Trustee, and hereby ratifying all acts of said Substitute Trustee heretofore or hereafter performed. Said Substitute Trustee shall, in accordance with the provisions of the deed of trust, succeed to all the title, powers and duties conferred upon the Original Trustee(s) by the terms of said deed of trust and by applicable law.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: 1066 Richland Dr, Southhaven, MS 38671-6207. The legal description is as follows:

All that certain parcel of land situated in the City of Southaven, County of DeSoto, State of Mississippi, being known and designated as Lot 57, Phase 1, Heritage Hills Planned Unit Development in Section 26, Township 1 South, Range 8 West, as shown on plat record in Plat Book 42, Pages 7 and 8 in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This document was prepared by Morris & Associates. In witness whereof, the undersigned holder [or authorized agent] for the holder of the Note has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Executed this 18th day of April, 2012.

Wells Fargo Bank, NA s/b/m to Wells Fargo Home Mortgage, Inc.

Shaina Tyler

Vice President of Loan Documentation

STATE OF NORTH CAROLINA COUNTY OF WAKE

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Shaina Tyler known personally to me to be the Vice President of Loan Documentation of the within named Wells Fargo Bank, NA s/b/m to Wells Fargo Home Mortgage, Inc. and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 18th day of April, 2012.

Beathe S. gmes NOTARY PUBLIC

MY COMMISSION EXPIRES: 02-05-2-017

NOTARY

PUBLIC

Ny Comm. Exp.

COUNTY

F12-0721